Amendment to the Abstract

Please amend the abstract as shown below.

Processes (200, 400) for reducing fraud risk in credit transactions, particularly those involving airline ticket purchases, include[[s]] collecting the following additional transaction variables and their use in real-time authorization decisions: credit card holder name, reservation code, passenger name, origin city, destination city, travel date, routing description, class of service, e-ticket indicator, number of passengers traveling and carrier code. The additional transaction variables received during a transaction involving the purchase of airline tickets are passed, in addition to the transaction variables traditionally included in a real-time authorizations request, to a fraud risk evaluation model maintained by a financial institution (106) or other entity responsible for authorizing a payment for the transaction. The fraud-risk models use historical behavior and optimal risk decision-making factors to authorize or reject the transaction in real time, without slowing standard authorization processing times.